WO-84 Peninsula Bank Berlin Private

The Peninsula Bank of Berlin, built in 1902 as the Exchange and Savings Bank, is one of a small collection of similar turn of the century bank buildings erected in Berlin, Snow Hill, and a few other Worcester County villages. Oriented to face the principal intersection of South Main and Bay streets, the front entrance is accented by a pyramidal roofed spire. Large round arched window openings filled with colored glass transom lights and paired single-pane sash are found within recessed bays to each side. In more recent years this building was joined to the old First National Bank that stands directly south by a hyphen.

During the years following the destructive August 1895 town fire, buildings were erected at this main intersection as indicated by the 1897 Sanborn Insurance map for Berlin. However, five years later the Democratic Messenger announced in a short article printed on March 15, 1902 that,

Work has commenced on the rebuilding of the Exchange and Savings Bank and it will be pushed forward as rapidly as possible. Mr. Slemmons, the contractor, says he can complete the work in thirty good working days. This was one of the prettiest banks on the shore before the recent fire, and will be rebuilt in the same manner and afer the same style of architectural beauty.

HISTORIC CONTEXT INFORMATION

Resource Name:	YCHANGE	pro c	SAVINGS	BANK
MHT Inventory Numb	er: <u>W0-</u>	84		
MARYLAND COMPREHEN	SIVE HISTORI	C PRESER	VATION PLAN	DATA:
l) Historic	Period Theme	(s):		
ARCINTE	CMAE, C	OM MEN	a E	
2) Geographi	c Orientatio	n:		
EASTER	w Stron	E		
3) Chronolog				
1876-193	1 URBAN	- INDU	Itnua 7.	Dominance
4) Resource				
1. Stan	PING STA	ene for a	e	
G.	bank			

Maryland Historical Trust State Historic Sites Inventory Form

Magi No. 2400845712

DOE __yes __no

1. Nam	e (indicate pr	eferred name)		
historic E	EXCHANGE A	ND SAVINGS BANK		
and/or common	PENINSULA BAN	K		
2. Loca	ition			
street & number	l South Main	Street		not for publication
city, town	Berlin	vicinity of	congressional district	First
state	Maryland	county	Worcester	
3. Clas	sification			
Category district _X_ building(s) structure site object	Ownership public private both Public Acquisition in process being considered not applicable	Status X occupied unoccupied work in progress Accessible yes: restricted yes: unrestricted no	Present Use agriculture _X commercial educational entertainment government industrial military	museum park private residence religious scientific transportation other:
4. Own	er of Prope	rty (give names a	nd mailing addresses	s of <u>all</u> owners)
name	Peninsula Ba	nk		
street & number	l South Main	Street	telephone no) .:
city, town	Berlin	state	and zip code $^{ m MD}$	21811
5. Loca	ation of Leg	al Description	on	
courthouse, regis	stry of deeds, etc. W	orcester County C	lerk of Court	liber
street & number	Worcester Cou	ınty Couriñouse		folio
city, town	Snow Hill		state	MD 21863
6. Repi	resentation	in Existing	Historical Surve	eys
title	Maryland His	toric Sites Inven	tory	
date	1967		federal _x state	e county loc
pository for su	urvey records Mar	yland Historical	Trust	
city, town	Anna	polis	state	MD 21401

7. Description

Survey No. WO-84

Condition excellent	deteriorated	Check one unaltered	Check one original site	
x good fair	ruins unexposed	altered	moved date of move	

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The Peninsula Bank, formerly the Exchange and Savings Bank, stands at 1 South Main Street at the intersection of South Main and Bay streets in the center of Berlin, Worcester County, Maryland. The single-story brick bank is oriented to face the corner and a northwesterly direction, and the ridge of the modified hip roof is on a northwest/southeast axis.

Built in 1899, the single-story, stretcher and common bond brick structure was joined to the immediate building directly south, the old First National Bank, in later years. Both structures were planned with corner entrances and slate roofs.

The northern (main) elevation is an asymmetrical three-bay facade with a modern double-door entrance that is fitted with granite steps and a rusticated granite lintel. Originally, the front door was topped by a colored glass transom light. Rising above the front door is a pyramidal roofed spire, sheathed in slate and topped by a metal finial.

The adjacent bays are recessed slightly and accented with a rusticated granite stringcourse. The South Main Street elevation is marked by a large window opening filled with paired single-pane sash windows and surmounted by a colored glass transom window accented with a raised brick course. The window sill is rusticated granite as well. Covering the window is a metal grill, and finishing the base of the roof is a modest bracketed cornice.

The northern Bay Street elevation is filled with two large arched window openings in each recessed bay, and a small gable roof interrupts the cornice line. The paired single-pane sash are identical to the west window with colored glass above with single-pane sash. Granite sills and a granite stringcourse remain consistent as does the small bracketed cornice.

The rear wall, to which a drive-in window has been added, is laid in seven-course common bond with an arched window opening north of the drive through. A metal grill covers this window too.

The interior has been remodeled with a dropped acoustical tile ceiling and modern sheet paneling.

8. Sign	nificance		Survey No. WO	-84
Period prehistoric 1400–1499 1500–1599 1600–1699 1700–1799 1800–1899 1900–	archeology-historic agriculture x architecture art		Iandscape architectur Iaw Iiterature Iitary Implication Indication	science sculpture social/ humanitarian theater
Specific date	s 1899 '	Builder/Architect		
App	licable Criteria:A and/or licable Exception:A el of Significance:	A _B _C _D _I	EFG x local	

W0 - 84

Significance

Prepare both a summary paragraph of significance and a general statement of history and support.

> The Peninsula Bank of Berlin, built in 1899 as the Exchange and Savings Bank, is one of a small collection of similar turn of the century banks erected in Berlin, Snow Hill and a few other Worcester County Oriented to face the principal intersection of South Main and Bay streets, Peninsula bank is distinguished by a pyramidal roofed spire, a rusticated granite stringcourse and window sills, a slate roof and round arched colored glass windows over the north and west windows. Despite the well preserved exterior surfaces the interior has been remodeled with the addition of a dropped acoustical tile ceiling and sheet paneling over the plaster walls. The building that stands directly south, the former First National Bank, was joined to the corner building with a hyphen.

9. Major Bibliographical References

Survey No. W0-84

<u> 10. Ge</u>	ographical Da	ita		
Quadrangle nam	eated property		Quad	rangle scale
A Zone Eastir	do NOT complete UTM	B Zor	ne Easting	Northing
C		D		
Verbal bounda	y description and justifica	tion		
	y description and justifica		r county bounda	ries
		s overlapping state o	r county bounda	ries code
List all states a	and counties for properties	s overlapping state o county	r county bounda	
List all states a state state	and counties for properties	s overlapping state o county county	r county bounda	code
List all states a state state	and counties for properties code code	county		code
List all states a state state 11. For	code m Prepared B	county		code
List all states a state state 11. For	code m Prepared B Paul B. Touart,	county county Architectural	Historian date 7/21	code

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to:

Maryland Historical Trust

Shaw House

21 State Circle

Annapolis, Maryland 21401

(301) 269-2438

Date:

Building Name: Exchange & Savings Bank Public/Private Access

Description:

The Exchange and Savings Bank is located on the southeast corner of the intersection of So. Main and Jefferson Streets. The present bank complex was formed by joining two originally detached contemporary buildings. The southern most of the two buildings is a square 1 1/2 story composition in Pompeii brick laid in stretcher bond. A large round arch window is set between two end pilasters on the Main St. facade. The main entrance is in polychromatic slate covered conical roof tower set into the north west corner of the building. The central block of the building has a pedimented gable roof with gable ends oriented toward the east & west. The Bay Street facade has a polygonal bay window and one door.

Elaborate stamped sheet metal ornaments embellish the building. Amodillion cornice with egg and dart and saw tooth mouldings decorate the gables. Individual swags from a band beneath the cornice and a wrap-a-round panel of swags decorates the upper portion of the entrance turret. Ridge cresting and finials compliment the roof.

Primary alterations to the building include the replacement of the original sash windows with fixed panes with blue opaque transoms and joining the building to the other bank building. Presently the building is in an excellent state of repair.

The north building of the bank is a rectangular 1 1/2 story red brick in stretcher composition with rock faced gray granite string course, sills and lintels. The building originally served as a drug store and has its main entrance in a pyramidal roofed rectilinear bay glass lunettes are the principal means of natural lighting. Pilasters articulate the facades into bays and with the water table provide a panelled appearance for the entire building. A small gable over the central bay of the north wall pierces through the eaves of the hipped roof.

Stamped sheet metal ornament similar to that on the Calvin B. Taylor Bank is present on the building. A continuous modillion cornice, ridge ornament, and finials are the decorative elements of the building.

Alterations to this building include the construction of a lateral addition to join it to the south building that on the Bay St. facade functions as a drive-in teller window. The stained glass lunette of the Main St. window and all original 1/1 sash have been replaced. The building is presently in excellent condition.

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME					
HISTORIC					
	Exchange &	Savings Bank			
AND/OR COMMO) _ 1			
	Peninsula I	sank			
2 LOCATION	JN				
STREET & NUMBI					
CITY, TOWN	l So. Main St	•	CONGRE	SSIONAL DISTR	RICT
	Berlin	VICINITY OF	Fir	st	
STATE			COUNTY		
3 CLASSIF	ICATION		Wo1	cester	
CATEGOR	Y OWNERSHIP	STATUS		PRES	ENT USE
DISTRICT	PUBLIC	XOCCUPIED	AG	RICULTURE	MUSEUM
XBUILDING(S)	X PRIVATE	UNOCCUPIED		MMERCIAL	PARK
STRUCTURE SITE	BOTH PUBLIC ACQUI	WORK IN PROG		UCATIONAL	PRIVATE RESIDEN
OBJECT	IN PROCESS	XYES: RESTRICTE		TERTAINMENT OVERNMENT	RELIGIOUS SCIENTIFIC
	BEING CONSIDERED			DUSTRIAL	TRANSPORTATION
		NO	MI	LITARY	OTHER:
NAME Penir	OF PROPERTY nsula Bank Box 26		Telephor	ne #: 64	1-2331
CITY, TOWN			· · · · · · · · · · · · · · · · · · ·	STATE , Z	ip code
Berli	in	VICINITY OF		MD	21811
LOCATIO	ON OF LEGAL D	ESCRIPTION	Liber #	FWH 1	80
COURTHOUSE. REGISTRY OF DE	EDS,ETC. Worcester	County Courthou	Folio #	: 345	
STREET & NUMBI					
CITY, TOWN				STATE	
	Snow Hill			MD	
6 REPRESI	ENTATION IN E	EXISTING SURVI	EYS		
TITLE			1.0	10 " 0 1	
	of Maryland Hi	storic Sites Inv	ventory W	/0#84	
DATE		FE	DERAL X_STATE XCOU	NTYLOCAL	
DEPOSITORY FOR SURVEY RECORD					
CITY, TOWN				STATE	· · · · · · · · · · · · · · · · · · ·

CONDITION

CHECK ONE

CHECK ONE

__EXCELLENT

__FAIR

__DETERIORATED

__RUINS

__UNALTERED

_ORIGINAL SITE

....MOVED DATE.....

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Exchange and Savings Bank is located on the southeast corner of the intersection of So. Main and Jefferson Streets. The present bank complex was formed by joining two originally detached contemporary buildings. The southern most of the two buildings is a square 1 1/2 story composition in Pompeii brick laid in stretcher bond. A large round arch window is set between two end pilasters on the Main St. facade. The main entrance is in polychromatic slate covered conical roof tower set into the north west corner of the building. The central block of the building has a pedimented gable roof with gable ends oriented toward the east & west. The Bay Street facade has a polygonal bay window and one door.

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Primary alterations to the building include the replacement of the original sash windows with fixed panes with blue opaque transoms and joining the building to the other bank building. Presently the building

ing is in an excellent state of repair.

The north building of the bank is a rectangular 1 1/2 story red brick in stretcher composition with rock faced gray granite string course, sills and lintels. The building originally served as a drug store and has its main entrance in a pyramidal roof rectilinear bay set into the north west corner. Paired windows beneath stained glass lunettes are the principal means of natural lighting. Pilasters articulate the facades into bays and with the water table provide a panelled appearance for the entire building. A small gable over the central bay of the north wall pierces through the eaves of the hipped roof.

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building is presently in excellent condition.

SPECIEIC DAT	CC	PLULDER/ARCI	JITECT	
4		INVENTION	_, 01, 100, g0 12, 11, 11, 12, 11	_OTHER (SPECIFF)
1900-	COMMUNICATIONS	INDUSTRY	POLITICS/GOVERNMENT	OTHER (SPECIFY)
1800-1899	COMMERCE	EXPLORATION/SETTLEMENT	PHILOSOPHY	_TRANSPORTATION
1700-1799	ART	ENGINEERING	MUSIC	THEATER
1600-1699	ARCHITECTURE	EDUCATION	MILITARY	SOCIAL/HUMANITARIAN
1500-1599	AGRICULTURE	ECONOMICS	LITERATURE	SCULPTURE
1400-1499	ARCHEOLOGY-HISTORIC	CONSERVATION	LAW	SCIENCE
PREHISTORIC	ARCHEULUGY-PREHISTORIC	COMMUNITY PLANNING	LANDSCAPE ARCHITECTURE	RELIGION
PERIOD	AF	REAS OF SIGNIFICANCE CH	IECK AND JUSTIFY BELOW	

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

The Exchange and Savings Bank buildings are significant to the Berlin Commercial District because of their pivotal role and unique design. As pivotal structures they constitute a focal point, a point of reference or orientation within the district. When considered with the Paran Lidge across the street they frame a view or streetscape of Main Street whether looking north along N. Main Street or south from N. Main. Their scale and construction materials also contribute to cohesiveness of the district.

Considered individually, the buildings are significant in Berlin because of their unique architectural design. Derivations of the Richardsonian Romanesque and Queen Anne styles, they represent two of four examples of buildings deviating from the commercial style of architecture in Berlin. Similarities exist between the north building and the Calvin B. Taylor Bank and suggest perhaps the hand of the same designer.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE ON SEPARATE SE	HEET IF NECESSARY		
10 GEOGRAPHICAL DATA ACREAGE OF NOMINATED PROPERTY 1 6 5	s than one		
VERBAL BOUNDARY DESCRIPTION			
Site 84 on syrvey map.			
LIST ALL STATES AND COUNTI	ES FOR PROPERTIES OVERLAPPIN	G STATE OR COUNTY BOUNDARIES	
STATE	COUNTY		٠ ,
STATE	COUNTY		
11 FORM PREPARED BY			
NAME / TITLE	anic, Consultant	August 1979	
organization Mayor and Counc	il	DATE	
STREET & NUMBER		TELEPHONE	

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

301-641-2770

STATE

The Survey and Inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

RETURN TO: Maryland Historical Trust

10 Williams Street

CITY OR TOWN Berlin

The Shaw House, 21 State Circle

Annapolis, Maryland 21401

(301) 267-1438

1. STATE Maryland Worcester COUNTY Berlin VICINITY

STREET NO. Main Street

ORIGINAL OWNER

Bank ORIGINAL USE

PRESENT OWNER Exchange & Savings Bank ARCHITECT

Bank

brick WALL CONSTRUCTION NO. OF STORIES

HISTORIC AMERICAN BUILDINGS SURVEY WO-84A INVENTORY

2. NAME Exchange & Savings Bank

DATE OR PERIOD 1899

STYLE

BUILDER

3. FOR LIBRARY OF CONGRESS USE

4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION

OPEN TO PUBLIC

Exchange and Savings Bank, Berlin, was built in 1899 in an ecclectic style then prevalent in small town banks. a small one-story brick building built on a corner of two streets and having its entrance on the corner of the building. The smooth brick walls are laid in all stretcher bond with very narrow mortar joint. The present entrance has a modern all-glass double door with a blue glass panel above (in place of transom) with the name of the bank. This opening is supported by a granite lintel and above that is an open pedi-Atop the pediment which is a projection from the fifth side of the hipped roof, is a small pyramidal tower with finial.

The side facing Main Street has one opening set between pilaster strips, with a double window having a semicircular

[continued on reverse]

6453

5. PHYSICAL CONDITION OF STRUCTURE | Endangered NO

Interior

Exterior GOOD



6. LOCATION MAP (Plan Optional)

7. PHOTOGRAPH

3. PUBLISHED SOURCES (Author, Title, Pages) INTERVIEWS, RECORDS, PHOTOS, FTC.

9. NAME, ADDRESS AND TITLE OF RECORDER

Michael Bourne

MD. HISTORICAL TRUST BOX 1704 ANNAPOLIS, MD. 21404

August 1969 DATE OF RECORD

stain-glass fanlight above, and a decorative brick arch. There are bars over the windows and at the impost level a granite band extends around the building. The east side has two windows set in panels, flanking a narrow inset panel with pediment. The cornice has simple modillion blocks and the ridge of the roof has a decorative tin capping.

1. STATE Maryland
COUNTY Worcester
TOWN Berlin VICINITY
STREET NO. Main Street

INITY

HISTORIC AMERICAN BUILDINGS SURVEY
INVENTORY WO-84B

^{2. NAME} Exchange & Savings Bank

DATE OR PERIOD 1899

ARCHITECT BUILDER

3. FOR LIBRARY OF CONGRESS USE

ORIGINAL OWNER
ORIGINAL USE Bank (?)
PRESENT OWNER Exchange & Savings Bank
PRESENT USE Bank (?)
WALL CONSTRUCTION brick
NO. OF STORIES 1

4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION

OPEN TO PUBLIC

West of the main building (84A) is another similar structure with round tower containing the entrance. Glazed light brown brick is used for its walls, which are laid in all stretcher bond. The roof of the tower is conical and sheathed with slate. Beneath the roof is a cornice consisting of tin panels with garlands in relief. There is one large window with semicircular arch, flanked by brick pilasters.

A great assortment of architectural and decorative motifs are used in the cornice and pediment located above the semicircular window. They include garlands, modillion blocks, egg & dart molding and simpler crown moldings, etc. This building also has a decorative tin ridge cap on the slate roof.

5. PHYSICAL CONDITION OF STRUCTURE Endangered

Interior

Exterior



6. LOCATION MAP (Plan Optional)

7. PHOTOGRAPH

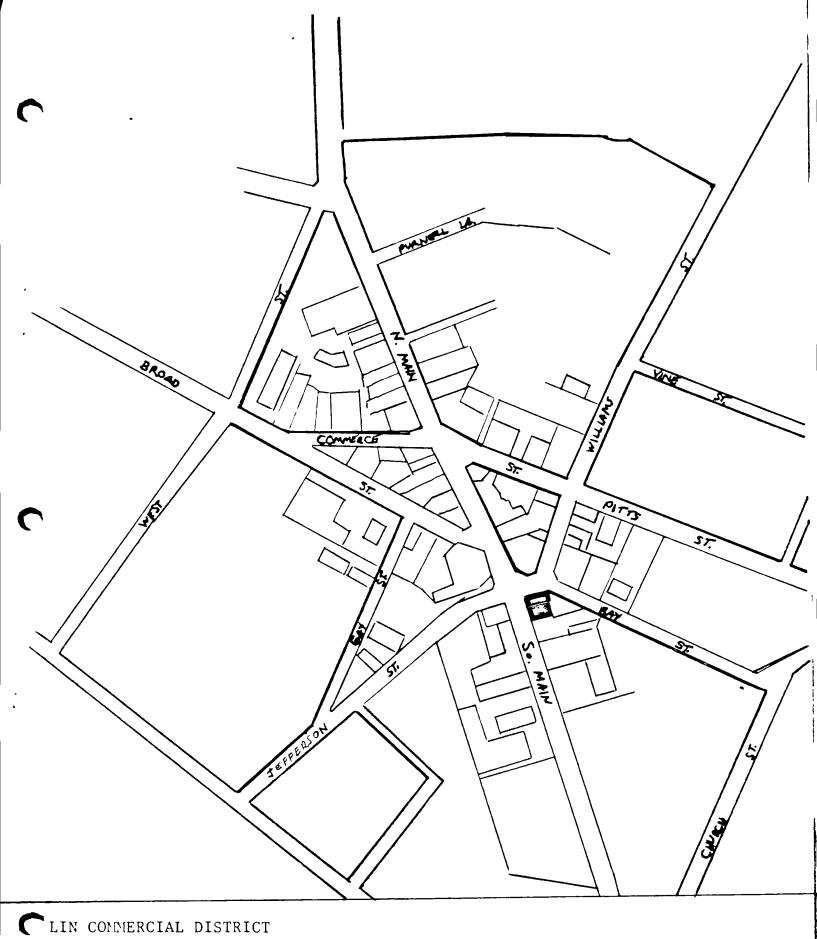
8. PUBLISHED SOURCES (Author, Title, Pages)
INTERVIEWS, RECORDS, PHOTOS, ETC.

9- NAME, ADDRESS AND TITLE OF RECORDER

Michael Bourne

MD. HISTORICAL TRUST BOX 1704 ANNAPOLIS, MD. 21404

DATE OF RECORD August 1969



WO # 84
Building Exchange and Savings Bank (two buildings)

Address ____ | So. Main St.



Exchange & Savings Bank - wo-84

11/69